THE NEW CHURCH AT HAMPSTEAD.—We understand that on Thursday night week the vane and about 16 feet of the apex of the steeple of the new church at Hampstead was blown down, doing comparatively little injury. It appears that an iron bolt which supported the vane passed through a socket formed in the stone-work, and this displaced the stones.

TO CORRESPONDENTS.

"Concert-rooms" "G. P. H. asks, "How much space should be allowed each individual in a concert-room," "A Young Mechanic (we are forced uniformly to decline), "F. B." (ditto), "F. S. S.," "Z.," "H. R.," "C. S." "R. E." "C. T.," "E. G. G.," "I. J. M.," "J. B." (thanks; we shall use the sketch), "C. B. S.," "H. T. E.," "J. T.," "J. L.," "Mr. A.," "H. H." (we shall be glad to hear from him), "J. U.," Woolwich (cannot say), "G. J. R.," "E. P.," "H. S." (there would be no difficulty in making the tube sufficiently rigid), "R. E.," "C. M.," "W. P. P." (the conditions would then be contradictory), "Mr. M." (we do not intend engraving view, but shall be happy to receive particulars), "J. B.," Liverpool, "W. G." "S. C. D." (we have no recollection of the communications referred to. If not inserted, it was because we did not think it desirable), "H. R." (is our correspondent certain his inference follows? We have not yet referred to the Act), "H. G.," "M. MacD." (send us address, that a proof may be forwarded), "Lady D.," "Fidus" (the custom varies, and is not to be depended on. More generally, the point of the nails is driven towards the owner's side), "W. S." (the fault rests with the newsvendor), "C. P." (THE BUILDER is to be found in the majority of reading-rooms). "E. E."

NOTICE.—All communications respecting *advertisements* should be addressed to the "Publisher," and not to the "Editor;" all other communications should be addressed to the EDITOR, and *not* to the Publisher.

"*Books and Addresses.*"—We have not time to point out books or find addresses.

ADVERTISEMENTS.

CLERICAL, MEDICAL, and GENERAL LIFE ASSURANCE SOCIETY.—Instituted 1824.
FIFTH DIVISION OF PROFITS.
An Extraordinary General Meeting of the Proprietors of this Society will be held at the Office, on WEDNESDAY, the 24th inst., at One o'clock precisely, for the purpose of confirming the resolutions passed at an Extraordinary General Meeting held on Thursday, the 1st inst., for the purpose of declaring a Bonus, when the persons assured have the right of being present. The report, just printed, and the new prospectus, can now be obtained.
GEO. H. PINCKARD, Secretary.
60, Great Russell street, Bloomsbury, London.
January 12, 1852.

THE SCOTTISH EQUITABLE LIFE ASSURANCE SOCIETY (Incorporated by Special Act of Parliament), is an institution peculiarly adapted to afford provisions for families. It is a purely Mutual Assurance Society. The whole profits are allocated every three years amongst policies of more than FIVE YEARS' duration. No part is, as in the case of a proprietary company, diverted from those who are assured and paid away to shareholders. The additions which have already been made to policies afford the clearest evidence of the prosperity of the Institution, and the great advantages derived by its members.
Since the Society was instituted in 1831, the additions to policies have been at the rate of two pounds per cent. per annum, not only on the sums assured, but also on all the additions accumulated from time to time, so that the bonus of two pounds per cent. declared at 1st March, 1850, was equal to about two pounds fourteen shillings per cent. per annum on the sums originally assured by the earlier policies.
The total additions to policies made at the preceding 1st March, 1850, amounted to Four Hundred and Fifty Thousand Six Hundred and Sixty-five Pounds.
EFFECT OF ADDITIONS.
On a policy for 1,000*l.*, dated 1st March, 1831, 24*l.* 7*s.* 6*d.* will be payable if it become a claim during the current year, after payment of this year's premium. This sum, in addition of nearly 40 per cent. on the sum assured. Supposing such a policy to have been effected at the age of 30, the additions, if now applied in reduction of the future premium, would reduce the premium from 22*l.* 10*s.* 10*d.* to 8*l.* 12*s.* 4*d.*, being 17*s.* 6*d.*, or seven-eighths of a pound, per cent. only on the sum assured; and even this small payment must be reduced every three years during the subsistence of the policy, and may not only ultimately be extinguished, but leave further additions to be afterwards made to the policy.
The ADDITIONS or BONUSES may, in the option of the Assured, be applied thus:—
1. They may be added to the sum payable at death;
2. They may be commuted into a present payment; or,
3. They may be applied in reduction of the future premiums.
Amount assured £3,600,000
Annual Revenue 120,000
Accumulated Fund 625,000
Tables of Rates and Form of Proposal may be had (free) on application at the Society's Office, 61a, Moorgate-street, City.
WILLIAM COOK, Agent.
*** Medical referees paid by the Society.

THE YORKSHIRE FIRE and LIFE INSURANCE COMPANY. Established at York, 1824, and empowered by Act of Parliament. Capital, 100,000*l.*
TRUSTEES.
Lord Wenlock, Escrick Park.
G. L. Thompson, Esq., Sand Hutton Park.
Robt. Swann, Esq., York.
BANKERS.—Messrs. Swann, Clough, and Co., York.
ACTUARY AND SECRETARY.—Mr. W. L. Newman, York.
The attention of the public is particularly called to the terms of this Company for LIFE INSURANCES, and to the distinction which is made between male and female lives.
Extract from the Table of Premiums for Insuring 100*l.*

Age next birthday.	A MALE. Whole Life Premiums			A FEMALE. Whole Life Premiums			Age next birthday.	A MALE. Whole Life Premiums			A FEMALE. Whole Life Premiums		
16	1	7	6	1	8	4	46	3	11	6	3	3	3
18	1	9	3	1	7	0	50	4	7	9	3	12	3
18	1	11	3	1	8	10	55	4	11	6	4	1	6
20	1	14	4	1	11	6	56	5	4	0	4	14	0
22	1	17	0	1	13	4	60	6	6	0	5	13	0
25	2	0	3	1	16	9	65	7	4	0	4	9	0
30	2	5	0	1	19	9	66	8	4	0	7	10	5
32	2	7	6	2	2	10	70	10	0	4	9	7	5
35	2	12	0	2	6	4	71	11	10	9	11	9	6
40	2	16	9	2	12	0	76				13	1	0
45	3	5	3	2	17	3	80				15	12	10

* EXAMPLE.—A gentleman whose age does not exceed 30, may insure 1,000*l.*, payable on his decease, for an annual payment of 22*l.* 10*s.*; and a lady of the same age can secure the same sum, for an annual payment of 18*l.* 17*s.* 6*d.*
Prospectuses, with the rates of premium for the intermediate ages, and every information, may be had at the Head Office in York, or of any of the Agents.
FIRE INSURANCES
are also effected by this Company on the most moderate terms.
Agents are wanted in those towns where no appointments have been made. Applications to be made to Mr. W. L. NEWMAN, Actuary and Secretary, York, or to
Mr. RICH. WOOD, Solicitor, 12, John street, Bedford-row, Agent for London.

BRITISH ASSURANCE COMPANY, 2, KING-STREET, CHEAPSIDE.
Chairman.—SYDNEY SMIRKE, Esq., A.R.A.
The rates for both Fire and Life Assurance are as low as can with safety be taken. The premiums for Life Assurance made payable to suit the convenience of the assured. Prospectuses and all particulars may be had at the head office, or of any of the agents.
JOHN REDDISH, Manager.
PROVISION FOR FAMILIES IN CASE OF DEATH; ENDOWMENTS FOR CHURCHES, CONVENTS, AND SCHOOLS, BY MEANS OF ASSURANCE.
THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 6, New Coventry-street, Leicester-square, London; 18, Bachelor's-walk, Dublin; and 14, Rue Trouchet, Paris. Incorporated under 7 & 8 Vict. c. 110.
CAPITAL £200,000.
This Company assures diseased as well as healthy lives for sums of from 5*l.* to 5,000*l.*
The annual income is nearly 4,000*l.*
Lives declined by other offices accepted at equitable rates.
Prospectuses, proposals, and every information furnished on application to the Actuary or Secretary.
WILLIAM HENRY ARCHER, Actuary.
WILLIAM NORRIS, Secretary.

LIFE ASSURANCE for the WORKING CLASSES.
BRANCH OFFICE—2, EXETER 'CHANGE, WELLINGTON-STREET NORTH (opposite Waterloo bridge), STRAND.
Open every Evening from Six till Eight o'clock.
Subscription for securing payments of 5*l.* and up to 50*l.* payable on death of subscriber, may be made upon the following terms, certified by the Actuary of the Company, W. H. Archer, Esq.:—
Weekly Contributions for payment of 5*l.* at death.
Healthy persons whose age on becoming subscribers shall be—
From 10 to 25 years, to pay One Penny per Week.
" 25 to 45 " " Twopence "
" 45 to 55 " " Threepence "
Collectors call at the houses of Subscribers for these weekly subscriptions.
The rate of subscription will not increase as the contributor grows older, but the same weekly amount paid at the commencement will be continued throughout life.
Subscribers may make from one to ten subscriptions, so as to secure the sum of Five, Ten, Fifteen, Twenty, and so on up to Fifty Pounds.
N.B. No communications relative to the assurance of sums from 5*l.* to 50*l.* can be attended to unless addressed to Mr. JOHN MOLYNEUX, 2, Exeter 'Change, Wellington-street North, Strand.

UNDER THE ESPECIAL PATRONAGE OF
HER MOST GRACIOUS MAJESTY THE QUEEN
AND
FIELD MARSHAL
HIS ROYAL HIGHNESS PRINCE ALBERT, K.G., K.T., K.P., G.C.B., and G.C.M.G.
THE ROYAL NAVAL, MILITARY, AND EAST-INDIA LIFE ASSURANCE SOCIETY.
Established A.D. 1837.
FOR GENERAL ASSURANCE ON LIVES.
14, Waterloo-place, London.
DIRECTORS.
Colonel Sir Frederick Smith, K.H., F.R.S., R.E., Chairman.
James Frederick Nugent Daniell, Esq., Deputy-Chairman.
Admiral of the Fleet the Right Hon. Sir G. Cockburn, G.C.B.
Major-Gen. Sir J. Cockburn, Bt. G.C.H.
General Sir Thomas Bradford, G.C.B., G.C.H.
Lieut.-General Sir Hew D. Ross, K.C.B., Deputy Adjutant-General, Royal Artillery.
Capt. Sir Geo. Back, R.N., F.R.S.
Lieut.-Gen. Taylor, C.B., E.I.C.S.
Lieut.-Gen. Wyndham, C.B.
Lieut.-Gen. Sir Arnold, K.H., K.C.
Archibald Hair, Esq., M.D.
Captain William Lancey, R.E.
Wm. Chard, Esq., Navy Agent.
Wilbraham Taylor, Esq.
Major-Gen. Sir John Rolt, K.C.B.
Major F. S. Bothelo, C.B., E.I.C.S.
Lieut.-Gen. Sir G. Pollock, G.C.B.
Captain William Coppock, R.N.
Captain Michael Quin, R.N.
BANKERS.—Messrs. Coutts and Co., 59, Strand.
PHYSICIAN.—Sir Charles Ferguson Forbes, M.D., K.C.H., F.L.S.
COUNSEL.—J. Measure, Esq., 4, Serle street, Lincoln's-inn-fields.
SOLICITOR.—Stephen Harrard, Esq., 13, Suffolk-street, Pall-Mall East.
ACTUARY.—John Finlaison, Esq., President of the Institute of Actuaries.
Assurances are granted upon the lives of persons in every profession and station in life, and for every part of the world, with the exception of the West-ra Coast of Africa within the Tropics.
The Rates of Premiums are constructed upon Sound Principles with reference to every Colony, and, by payment of a moderate addition to the Home Premium, in case of increase of risk, persons assured in this office may change from one climate to another, without forfeiting their Policies.
Four-Fifths of the Profits are divided amongst the Assured.
The circumstances of the Society, on the occasion of the Second Septennial Division of Profits, in the present year (1851), have warranted the appointment of a very liberal Bonus.
The additions to various Policies are shown in the following examples:—

Age when Assured.	Policy effected in	Sum Assured.	Total Additions in 1851.		
		£.	£. s. d.		
25	1836	1,000	154 12 9	Participators in Two Septennial Divisions of Profits.	
35	1836	1,000	174 19 8		
45	1836	1,000	219 6 4		
53	1836	1,000	235 19 8		
64	1836	1,000	268 1 3		
26	1844	1,000	49 12 0	Participators in One Septennial Division of Profits.	
34	1844	1,000	59 4 9		
44	1844	1,000	77 12 0		
55	1844	1,000	93 13 7		
66	1844	1,000	54 15 8		

JOSEPH CARTWRIGHT BRETTELL, Secretary.

SPECIAL NOTICE TO INTENDING ASSURERS
INTENDING LIFE ASSURERS ARE RESPECTFULLY INVITED TO COMPARE THE PRINCIPLES, RATES, AND WHOLE PROVISIONS OF THE SCOTTISH PROVIDENT INSTITUTION WITH THOSE OF ANY EXISTING COMPANY.
In this Society the whole profits are divisible among the policy-holders, who are at the same time exempt from personal liability. It claims superiority, however, over other mutual offices in the following particulars:—
1. Premiums at early and middle ages about a fourth lower. See specimens below.*
2. A more accurate adjustment of the rates of premium to the several ages.
3. A principle in the division of the surplus more safe, equitable, and favourable to good lives.
4. Exemption from entry money.
All policies indisputable unless obtained by fraud.

* Annual Premiums for 100*l.* with Whole Profits.

Age 20	25	30	35	40	45	50	55
£1 16 6	1 18 6	2 1 6	2 6 10	2 11 9	3 5 9	4 1 7	5 1 11

* Annual Premiums for 100*l.*, with Whole Profits, payable for 21 years only.

Age 20	25	30	35	40	45	50
£2 7 10	2 10 8	2 14 6	2 19 8	3 6 4	3 14 9	4 7 9

Forms of proposal, prospectus containing full Tables, copies of the Twelfth Annual Report, and every information, will be forwarded (gratis) on application at the London office, 12, Moorgate-street.
GEORGE GRANT, Agent and Secretary for London.
*** Since the institution of the Society in 1837, upwards of 5,500 policies have been issued, covering Assurances amounting to upwards of Two Millions and a Quarter.

IMPERIAL LIFE INSURANCE COMPANY, 1, OLD BROAD-STREET, LONDON.
CHARLES CAVE, Esq., CHAIRMAN.
THOMAS NEWMAN HUNT, Esq., DEPUTY-CHAIRMAN.
A NEW SCALE OF PREMIUMS on Insurances for the whole term of life has recently been adopted, by which a material reduction has been made at all ages [illegible] years.
FOUR-FIFTHS, or 80 per cent. of the profits, are assigned to policies every fifth year; and may be applied to increase the sum insured; to an immediate payment in cash; or to the reduction and ultimate extinction of future premiums.
SECURITY of the premium on Insurances of 100*l.* and upwards, for the whole term of life, may remain as a debt upon the policy, to be paid off at convenience; by which means 1,000*l.* may be insured for the present outlay otherwise required for 1,000*l.*
LOANS.—The Directors will lend sums of 50*l.* and upwards on the security of policies effected with this Company for the whole term of life when they have acquired an adequate value.
SECURITY.—Persons who effect Insurances with this Company are protected by its large subscribed capital from the risk incurred by members of Mutual Societies.
INSURANCES without participation in profits may be effected at reduced rates. SAMUEL INGALL, Actuary.
*** Policies effected before the 31st January, 1852, will have Five Years' Bonus assigned to them from the Profits to be declared in 1856.

PARTICIPATION IN PROFITS.
GLOBE INSURANCE, CORNHILL and PALL-MALL, LONDON.
ESTABLISHED 1803.
(Incorporated by Special Acts of Parliament.)
For FIRE, LIFE, ANNUITIES, and the PURCHASE of REVERSIONS and LIFE CONTINGENCIES.
James Wm. Freshfield, Esq., M.P., F.R.S., Chairman.
Fowler Newsam, Esq., Deputy Chairman.
George Cart Glyn, Esq., M.P., Treasurer.
CAPITAL:—ONE MILLION Sterling, the Whole Paid up and Invested.
NEW TABLES of Life Premiums, on a just and liberal basis, have been adopted by the "GLOBE INSURANCE," combining the Plan of Participation with those principles of Solidity and Security which have distinguished the Company from its formation.
TWO SCALES of Premiums, Participating and Non-Participating.
TWO-THIRDS of Profits divided as BONUS every Seven Years.
ONE-THIRD of the Premium may remain unpaid as a debt upon the Policy—and other facilities afforded to Insurers.
Insurances taken to the extent of 10,000*l.* on a Single Life.
Every class of FIRE and LIFE Insurance business transacted.
PROSPECTUSES with full Tables, and Details—and Forms; may be had at the Offices of the Company; or of any of the Agents. By order of the Board.
January, 1852. WILLIAM NEWMARCH, Secretary.

LIFE AND FIRE ASSURANCE FOR ALL CLASSES.
LONDON and COUNTY ASSURANCE COMPANY. Chief Office, 434, Oxford-street, London. Near the British Museum. Incorporated by Act of Parliament.
TRUSTEES.
W. C. Carbonell, Esq., Manor House, Westbourne.
R. Beverley, Esq., Tottenham.
L. Jessop, Esq., Selden House, Fenny Stratford, Bucks.
AUDITORS.
W. Irving Hare, Esq., Westbourne Green.
Henry Nicholls, Esq., Lincoln's Inn.
SOLICITORS.
Messrs. Jones and Betteley, jun., 10, Brunswick square.
PHYSICIANS.—Dr. F. M. Manson, 32, Park-street, Grosvenor-square.
SURGEON.—W. Bowman, Esq., F.R.C.S., F.R.S., Clifford-st. Bond-st.
SURVEYORS.
Richard Moss, Esq., 36, Dorset-street, Salisbury-square.
John Tarring, Esq., Chandos-street, Berners-street.
Policies indisputable, and not liable to forfeiture.
Credit given for payment of premiums.
Policy stamps and medical fees paid by the Company.
Unhealthy lives accepted.
Nominations made, by which expenses of probate or administration are saved.
Substitution of one life for another permitted.
Members in Building Societies can secure their payments.
Leaseholds and Copyholds rendered equal to Freeholds and amounts secured to pay fines, &c.
Ordinary Fire Insurances taken at 1*s.* 6*d.* per cent., and loss of rent and business by Fire insured against.
Agents and Medical Referees wanted.
A liberal commission allowed to all who introduce business.
Prospectuses and every information may be obtained by letter or otherwise. By order of the Board.
W. NEWTON, Secretary.

TO DRAUGHTSMEN AND CIVIL ENGINEERS.
H. MORRELL, BLACK LEAD PENCIL MANUFACTURER, No. 149, Fleet-street, London.
These Pencils are prepared in various degrees of hardness and shades.

H H H H for drawing on wood.	F F light and shading.
H H H for architectural use.	F for general use.
H H for engineering.	B black for shading.
H for sketching.	B B ditto ditto.
H B hard and black for drawing.	B B B ditto ditto.
	B B B B ditto ditto.
M medium.	

Sold by all the principal Stationers in town or country.

IMPROVEMENTS in SPEAKING PIPES.—By means of WHISHAW'S REGISTERED IMPROVED TELEKOUPHONON, speaking pipes may be rendered more generally available for Public Buildings, Club Houses, Noblemen's Mansions, City Warehouses, Offices, &c. It consists of a whistle-mouthpiece of ivory, wood, or metal, with an indicator attached, by means of which, in case of two or more speaking tubes being carried into one room, the mouthpiece from which a whistle proceeds is readily ascertained. The newly-registered invention also embraces a plan to supersede the necessity of blowing into a speaking pipe when the whistle at the further end is required to be sounded. Registered solely by KEPP and COMPANY, 40, 41, and 42, Chandos-street, Charing-cross: and to be had retail of all respectable ironmongers.

TO ARCHITECTS, BUILDERS, &c.
ALL descriptions of TERRA COTTA, CEMENT, and PLASTER CASTINGS, executed in a first-rate manner, on reasonable terms, by J. HERBERT and SON, Modellers, &c., 43, Parker-street, Drury-lane. A splendid assortment of Corinthian, Ionic, and other Capitals; Centre Flowers, Ballusters, Trusses, &c.; Elizabethan and other Chimney Shafts.

FIRE-PROOF CONSTRUCTION.—FOX and BARRETT'S PATENT.—The great importance of fire-proof construction is shown by the fully published returns of fires in London during the past year, by which it appears that there is a considerable increase as compared with former years, the number actually exceeding 1,000, or an average of three per day. This result affords strong corroboration of a fact stated upon high authority, that no building in which timber joists are used is practically secure from the danger of fire; and when to this fact it is added that timber is also liable to dry-rot and the ravages of insects and vermin, for which it affords a ready harbour, the mischief arising from its extensive use will be sufficiently apparent. It becomes, then, worth the attention of those who are interested in building, to inquire whether materials of an imperishable nature cannot be substituted for timber in the construction of floors, &c., without involving additional cost; and admission is invited to a number of buildings of all classes, either finished or in course of erection, upon the above improved system, in which joists, either of rolled or cast-iron, are substituted for timber, together with a solid superstructure of concrete, adapted to receive a finished surface of floor or roof of any kind. Among the buildings at present in progress in London on this system is the new Guy's Hospital, an extensive range providing accommodation for 350 additional beds; and for buildings of this description and magnitude, as well as for private dwelling-houses, offices, workhouses, &c., it possesses very great advantages.
A detailed description of the system, estimates, and all further information, may be obtained on application to the Proprietor of the patent, Mr. BARRETT (late Fox and Barrett), 13, Fort-building, Adelphi, where offices form part of a building erected on this principle, and where specimens of the rolled iron joists may be seen.

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